IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/955,594 Confirmation No.: 1177

Applicant: Phi Title: SY

Philip M. Ginsberg SYSTEMS AND METHODS FOR SHARING EXCESS PROFITS

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Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Amendment

This paper is submitted in response to the Office Action mailed May 12, 2008 in the above-identified application:

AMENDMENTS TO THE CLAIMS begin on page 3 of this paper; and

REMARKS begin on page 7 of this paper.